

Information to identify the case:

Debtor 1	Tonia M. Morrison	Social Security number or ITIN	xxx-xx-8242
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	16-27337-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tonia M. Morrison

3/29/18

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tonia M. Morrison
 Debtor

Case No. 16-27337-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 31

Date Rcvd: Mar 29, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 31, 2018.

db +Tonia M. Morrison, 103 Windsor Drive, Swedesboro, NJ 08085-2519
 cr +THE BANK OF NEW YORK MELLON Et Al..., Stern & Eisenberg, 1581 Main Street, Suite 200,
 Warrington, PA 18976-3400
 cr +U.S. Bank National Association, as Trustee, in tru, C/O Select Portfolio Servicing Inc.,
 3815 South West Temple, Salt Lake City, UT 84115-4412
 516383878 ADR Associates, Inc, 100 Ashburn Lane, #304, Mount Holly, NJ 08060
 516613299 +BAC204-CITIBANK AS TRUSTEE CMLTI2005, C/O SHELLPOINT MORTGAGE SERVICING, PO Box 10826,
 Greenville SC 29603-0826, BAC204-CITIBANK AS TRUSTEE CMLTI2005,
 C/O SHELLPOINT MORTGAGE SERVICING 29603-0826
 516613298 BAC204-CITIBANK AS TRUSTEE CMLTI2005, C/O SHELLPOINT MORTGAGE SERVICING, PO Box 10826,
 Greenville SC 29603-0826
 516383882 +Fein Such Kahn and Sheppard, 7 Century Drive Suite 201, Parsippany, NJ 07054-4673
 516383885 +P H E A A/h C B, Aes/Ddb, Po Box 8183, Harrisburg, PA 17105-8183
 516436439 +PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
 516725127 +U.S. Bank National Association, et al., c/o Shellpoint Mortgage Servicing, P.O. Box 10826,
 Greenville, SC 29603-0826
 516383890 Underwood Memorial Hospital, 213 High Street, Mount Holly, NJ 08060

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 30 2018 02:40:53 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 30 2018 02:40:49 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516383879 +EDI: AFNIRECOVERY.COM Mar 30 2018 06:23:00 Afni, 1310 Martin Luther King Dr,
 Bloomington, IL 61701-1465
 516383880 +EDI: WFNNB.COM Mar 30 2018 06:23:00 Comenity Bank/Ann Taylor, Po Box 182125,
 Columbus, OH 43218-2125
 516383881 +EDI: CCS.COM Mar 30 2018 06:23:00 Credit Collections Svc, Po Box 773,
 Needham, MA 02494-0918
 516820115 EDI: ECMC.COM Mar 30 2018 06:23:00 Educational Credit Management Corporation,
 P.O. Box 16408, St. Paul, MN 55116-0408
 516820116 EDI: ECMC.COM Mar 30 2018 06:23:00 Educational Credit Management Corporation,
 P.O. Box 16408, St. Paul, MN 55116-0408, Educational Credit Management Corporatio,
 P.O. Box 16408, St. Paul, MN 55116-0408
 516383883 +E-mail/Text: bankruptcy@flagshipcredit.com Mar 30 2018 02:41:06 Flagship Credit Accept,
 3 Christy Dr Ste 201, Chadds Ford, PA 19317-9670
 516412260 +E-mail/Text: bankruptcy@flagshipcredit.com Mar 30 2018 02:41:06 Flagship Credit Acceptance,
 PO BOX 3807, Coppell, Tx 75019-4354
 516383884 +EDI: IRS.COM Mar 30 2018 06:24:00 IRS-Bankruptcy Dept, 600 Arch Street, Rm 5200,
 Philadelphia, PA 19106-1611
 516383886 EDI: PRA.COM Mar 30 2018 06:23:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 516573605 EDI: PRA.COM Mar 30 2018 06:23:00 Portfolio Recovery Associates, LLC,
 c/o New York & Company, POB 41067, Norfolk VA 23541
 516566356 EDI: PRA.COM Mar 30 2018 06:23:00 Portfolio Recovery Associates, LLC,
 c/o Victorias Secret, POB 41067, Norfolk VA 23541
 516554703 EDI: Q3G.COM Mar 30 2018 06:24:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 516383887 +EDI: DRIV.COM Mar 30 2018 06:24:00 Santander Consumer USA, Po Box 961245,
 Fort Worth, TX 76161-0244
 516422746 +EDI: DRIV.COM Mar 30 2018 06:24:00 Santander Consumer USA, Inc., P.O. Box 560284,
 Dallas, TX 75356-0284
 516383888 +E-mail/Text: jennifer.chacon@spservicing.com Mar 30 2018 02:42:01
 Select Portfolio Servicing, Inc, Po Box 65250, Salt Lake City, UT 84165-0250
 516383889 EDI: TFSR.COM Mar 30 2018 06:23:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408
 516519547 EDI: BL-TOYOTA.COM Mar 30 2018 06:23:00 Toyota Motor Credit Corporation,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516525361 E-mail/Text: jennifer.chacon@spservicing.com Mar 30 2018 02:42:01
 U.S. Bank National Association, as Trustee, c/o Select Portfolio Servicing, Inc.,
 P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Santander Consumer USA Inc., PO Box 961245, Fort Worth, TX 76161-0244
 516408132* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Mar 29, 2018

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 31, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 29, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Andrew M. Lubin on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for the registered holders of Citigroup Mortgage Loan Trust, Asset-Backed Pass-Through Certificates, Series 2005-HE3 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, in trust for the registered holders of Citigroup Mortgage Loan Trust, Asset-Backed Pass-Through Certificates, Series 2005-HE3 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Georgette Miller on behalf of Debtor Tonia M. Morrison info@georgettemillerlaw.com, georgettemillerlaw@gmail.com;gmecfmail@gmail.com;csmith@georgettemillerlaw.com;r50524@notify.bestcase.com;gregmont@gbmlaw.net;karenl@georgettemillerlaw.com;cholmes@georgettemillerlaw.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Santander Consumer USA Inc. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
R. A. Lebron on behalf of Creditor SELECT PORTFOLIO SERVICING, INC., as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, IN TRUST FOR THE REGISTERED HOLDERS OF CITIGROUP MORTGAGE LOAN TRUST, ASSET-BACKED PASS-THROUGH CERTIFICAT bankruptcy@feinsuch.com
Steven P. Kelly on behalf of Creditor CITIBANK (CMLTI 2005-HE3) skelly@sterneisenberg.com, bkecf@sterneisenberg.com
Steven P. Kelly on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al... skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9